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# update

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## Administrator Draper Offers Resignation

William H. Draper III, Administrator of the United Nations Development Programme, offered his resignation to UN Secretary-General Boutros Boutros-Ghali on 6 May, making it effective 15 July. In accepting, the Secretary-General thanked Mr. Draper for his seven years of service to the UN system, the member states and UNDP, adding that "UNDP has made outstanding strides during his tenure." Under Mr. Draper's leadership, UNDP's total programme grew from US$890 million in 1985 to $1.5 billion in 1992. Among early Draper initiatives were programmes in the private sector, others involving non-governmental organizations and the promotion of women in development. Mr. Draper also led UNDP into active involvement in the area of the environment and sustainable development. One of the most widely known of his initiatives is the *Human Development Report*, which each year since 1990 has set the development dialogue as well as making an impact on the policies of many developing countries.

## As Palestinian Economy Deteriorates, UNDP Helps Foster Self-Sufficiency in the Occupied Territories

Over the last decade, the economic plight of the Palestinians living in the Israeli-occupied territories of Gaza and the West Bank has worsened so dramatically that today up to 40 per cent of the workforce is jobless, an independent mission commissioned by the United Nations Development Programme (UNDP) has found.

The growing poverty of the West Bank and Gaza Strip, together with the devastating effects of the Gulf War and the Intifada uprising, have increased the pressure for economic self-reliance in the Occupied Territories. Since the 1980s, UNDP has been assisting this goal, supporting a host of projects in both the economic and social sectors.

UNDP's work in the Occupied Territories was evaluated in the recently released "Report of the Mission to Review UNDP's Programme in the Occupied Palestinian Territories." The report found that for the 2.1 million Palestinians living in the Occupied Territories over the three-year period from 1988 to 1990, the gross domestic product (GDP) of the territories decreased by an average 12 per cent a year (17 per cent in Gaza and 11 per cent in the West Bank). And while no official figures beyond 1990 have yet been compiled, UNDP estimates that GDP fell further in both 1991 and 1992.

The GDP of the Occupied Territories is small — just $3 billion a year. By contrast, Israel, with less than twice as many people, has an annual GDP estimated at $60 billion—about 20 times as large.

The Gross National Product (GNP) for West Bank residents came to only an estimated $1,400 per year per capita in 1990 (the last year for which figures are available), and just $780 a year in Gaza. In Israel, GNP totalled $10,902 per person—some 15 times larger than in Gaza.

The mission also found that about 73 per cent of Gaza's population is listed as refugees, compared with 40 per cent in the West Bank. Some 30 to 40 per cent of Gaza's working age population is unemployed. Other serious problems in the Occupied Territories include a lower life expectancy—65 years in the Occupied Territories, versus 76 years in Israel—and a higher infant mortality rate, with between 50 to 70 babies dying out of every 1,000 births, versus 10 infant deaths for the same number of births in Israel.

To help the Palestinians cope with these and other problems —including a dense and rapidly rising population, inadequate infrastructure, an increasing scarcity of water, and urban pollution— UNDP has assisted in a wide range of social and economic development efforts. In the West Bank, for example, the water supply has been improved in 30 villages, benefiting more than 70,000 people. Electricity distribution networks have been installed in eight villages, benefiting 43,000 people. Sewage collection networks covering 73,000 people were built in refugee camps in the West Bank and the Gaza strip. Some 169 new classrooms have been built and 126 schools provided with modern teaching and laboratory equipment. More than two dozen medical institutions have received specialized medical equipment, and 76 Palestinian physicians have received specialized training.

On the economic front, UNDP has helped build modern centralized facilities for 220 businesses in Nablus as part of a market and industrial zone. In the agriculture sector, 300 farmers

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in Gaza have received modern irrigation equipment and training in its use. A fish market, an ice factory and fishery equipment were provided to 150 members of the Gaza Fishermen Co-operative.

The mission found that heavy emphasis was put on investment in infrastructure during the early days of UNDP's programme in the Occupied Territories. But from 1986 onwards water and sanitation became a top priority. It suggested that income generation and employment creation, together with human resources development and investment in infrastructure, should become central themes in future UNDP activities.

UNDP has determined that the Palestinians in the Occupied Territories would need the following to achieve economic self-sufficiency: increased labour expertise; modernization of equipment; upgrading and diversification of product lines; improvement in short- and medium-term credit and adequate facilities for encouraging investments; trade promotion; and the creation of a long-term plan that links the services sector with a restructured industrial sector.

Tim Rothermel, Director of UNDP's Programme of Assistance to the Palestinian People, expresses optimism that the economic development activities now underway in the Occupied Territories will help pave the way towards peace: "We are only in the initial stages of assisting the Palestinians in their march toward economic self-reliance. But this process, if the Palestinians successfully carry through on it, will benefit all people in the region, in Israel and Jordan as well as in the West Bank and Gaza, and will only make a political solution easier."

Because of UNDP's expertise in the Occupied Territories, Mr. Rothermel was asked to lead two sessions at the multilateral negotiations on the Middle East Peace Process—on Regional and Economic Development and on Water Resources. The negotiations were held in Geneva at the end of April.

## *Economic Well-Being of Asian Nations Threatened by AIDS*

The HIV epidemic will be a serious constraint to economic development in Asia before the turn of the century unless effective policies to prevent further spread of the virus are put in place now throughout the region, warns a new book published by UNDP. Titled, "Economic Implications of AIDS in Asia," the book contains a collection of essays by economists studying the effect of HIV and AIDS on the economies of different countries in the region. It is edited by David Bloom, Chairman of the Department of Economics at Columbia University, and Joyce Lyons, Chief Technical Advisor for the UNDP Regional HIV/AIDS Project for Asia and the Pacific.

The book notes that HIV infections are increasing in Asia more rapidly than in any other region. It is estimated that 2,000 people in the region will become infected with the HIV virus every day. The narrowly-defined economic loss caused by the spread of the HIV epidemic is predicted to rise substantially over the next decade. In India, where WHO predicts that there will be more than 1 million AIDS cases by the year 2,000, the cost of medical care and lost income due to the epidemic is projected to amount to US$11 billion. In Thailand, where the number of AIDS cases may approximate 500,000 by the turn of the century, the economic cost of the epidemic is projected to range between $9 billion to $20 billion.

The book identifies some of the reasons why Asia, in particular, is expected to prove so vulnerable to the HIV epidemic. Many of those who live in the region are poor and often travel extensively to seek work. Another factor is the social, cultural and economic dependence of women in Asian society. Asian women's lack of autonomy and generally lower level of education make it more difficult for them to protect themselves against HIV and AIDS.

The book asserts that the spiraling health care costs and lost income due to AIDS will fall disproportionately on low-income groups, leading to increased economic inequality in many countries. Examples of the types of groups expected to be particularly hard hit by the epidemic include farmers in Laos, truck drivers in Thailand, and overseas contract workers from the Philippines.

UNDP, within the framework of the Global AIDS strategy, has established activities which encompass global, interregional, regional, national and community programming initiatives designed to increase the capacity of nations and individuals to respond effectively to the HIV/AIDS epidemic. Activities supported by UNDP include those that encourage attitudinal and behavioural change and community-based health care and support initiatives, and the strengthening of national capacity to plan for the economic and social consequences of the epidemic.

To obtain a copy of "Economic Implications of AIDS in Asia," contact: Chief, Regional Programme for Asia and the Pacific, UNDP, One UN Plaza, New York, N.Y. 10017 — Tel.: (212) 906-5877; Fax: (212) 906-5898; or, in Asia, Chief Technical Adviser, Regional Project on HIV/AIDS, UNDP, 55 Lodi Estate, P.O. Box 3059, New Delhi 110003, India —Tel.: (91-11) 462-8877; Fax (91-11) 462-7612.

## *UNDP Supports HIV/AIDS Education in Cambodia*

Responding to the threat of an HIV epidemic in Cambodia, the UNDP has developed a $1.4 million programme that will work with communities to establish awareness and education programmes through a nationwide community-training scheme on HIV/AIDS. The importance of this project is highlighted by a survey conducted

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in January 1992 in Phnom Penh by the National AIDS Committee, which revealed that most Cambodians are misinformed about the causes of the epidemic and HIV infection and about how those who are infected should be cared for and integrated in society.

Of those polled, 77 per cent did not know that condoms can prevent AIDS. Another 72 per cent said they believed AIDS could be transmitted through casual contact, with 44 per cent insisting that AIDS patients should be quarantined. Some 60 per cent of those surveyed said they believed AIDS could be cured. And another 84 per cent said they believed AIDS only affected some groups.

Thus far, only a minor part of the epidemic has been documented in Cambodia. Officially, 98 HIV-positive cases have been reported in the country. However, reliable surveys show that vulnerable communities already present infection rates of up to 25 per cent indicating that the epidemic is well-installed and that all Cambodians are at risk.

By helping raise awareness through political and community mobilization, UNDP aims to help Cambodia combat the epidemic before it gets out of control. Drafted in close conjunction with the World Health Organization (WHO) and the National Aids Committee, the programme will help Cambodians manage HIV/AIDS education and training projects and foster community-participation to combat this emerging problem at a variety of different levels. The programme will also build policy awareness of senior Cambodian authorities on the potential socio-economic, legal and human implications of the HIV epidemic. It will also support training and skills development for a cadre of experts in economic and social science research, communications, and for non-governmental organizations (NGOs) and others involved in HIV/AIDS education. In addition, the programme will provide small-scale grants to community groups and NGOs undertaking community-level HIV/AIDS education, care and prevention activities.

This UNDP-funded community mobilization and training programme will be implemented as part of a Comprehensive Plan for the Prevention and Control of AIDS in Cambodia.

### *Africa 2000 Network Participants Look for Ways to Improve Community Level Links Between Environment and Development*

What is the best way to help African communities improve their living conditions without harming the environment? That is the principal concern of the Africa 2000 Network, a UNDP project which provides small grants to African community groups and NGOs for activities to promote sustainable development.

Since its inception in 1989, the Network has funded some 400 activities in 15 African countries. Although many early projects were successful, they sometimes failed to integrate environmental concerns with development activities.

At a meeting held 14 to 16 February in Ouagadougou, Burkina Faso, members of the network's Advisory Group evaluated activities to date and considered possible future directions for the Network. They agreed that the network has focused with growing effectiveness on the promotion of sustainable development, supporting activities by village groups and NGOs which combine environmental conservation with economic concerns. In the words of one Advisory Group member, "Environment is development and the Network recognizes this."

Advisory Group members also endorsed such Network strategies as responsiveness to community demands, emphasis on community participation, involving women in Network activities, strengthening capacities of village groups and NGOs, and efforts to assure that Network-funded projects can be sustained in the future without continuing dependence on external funding.

The Advisory Group also considered steps to assure the Network's future beyond 1994. The Network has been supported to date by grants from bilateral donors, notably Canada, Denmark, France, Japan and Norway.

## Approved projects

**(all projects subject to modification; sums quoted in US dollars)**

**Bangladesh** — A database and geographical information system (GIS) for agricultural development will be established with UNDP funding. Through the database and GIS, information on soils, climates and plant properties will be made available to rural farmers at the Thana level (sub-districts with an average area of 295 square kilometres and a population of 215,000). This information will be shared by farmers within Thanas and also by farmers outside the sub-districts.

The database and GIS will help farmers identify crop diversification possibilities, develop efficient and environmentally sound farming practices; and map out strategies to best deal with disasters. The project is expected to contribute to higher production and farm income, improved nutrition, and enhanced employment opportunities for the rural poor.

UNDP contribution: $1.8 million. Funds will provide for international and national experts, including specialists in agro-climatology and land resource management. Equipment and overseas training will also be provided. Executed by the Government of Bangladesh. (BGD/93/003)

**Namibia** — The government has requested UNDP help in building up the capacity of its National Planning Commission, which is charged with identifying priorities and preparing the direction of national development.

The project will support the government's effort to create an effective system of planning and development cooperation through an integrated programme of technical assistance to the most important planning institution of the country. It will also be an integral part of a comprehensive government programme in the broad area of macro-economics, policy formulation, planning and management as defined by the recently established Inter-Agency Commission on Macro-Economic Planning.

The objectives of the project include the formulation of medium- and long-term development plans; monitoring the performance of the economy; undertaking investment programmes and project planning; and evaluating development assistance provided from multilateral, bilateral and NGO sources.

UNDP contribution: $879,000. Funds will provide for consultancies in development cooperation management, management information systems and regional planning. They will also provide for in-country training, study tours and equipment. Executed by the United Nations Department of Economic and Social Development. (NAM/93/003)

## Human Development Report Due May 25

UNDP will release the 1993 *Human Development Report* on 25 May in New Delhi, Washington, D.C., and other national capitals around the world. The report, the fourth in an annual series, ranks countries by the welfare of their people and puts the spotlight on the way people participate in — or are excluded from — the events and practices that affect their lives. This year's report will make surprising comparisons between ethnic groups in the United States and people in developing countries. It will also explore ways of combating "jobless growth," in which economies expand but leave workers behind. The report will be published in English by Oxford University Press, in French by Economica (Paris), in Spanish by CIDEAL (Madrid), in Arabic by the Center for Arab Unity Studies (Beirut) and in Italian by Rosenberg & Sellier Editori (Torino).

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## *UNDP's 1993 Human Development Report Says 90 Per Cent of World's People Have Little Say in the Way Their Lives Are Run*

Despite recent changes favouring market economies, multi-party democracies and grass roots activities, 90 per cent of the world's people still have no say in the political, economic, social and cultural factors that shape their lives, says the 1993 Human Development Report.

"Many of today's struggles are more than struggles for access to political power," says William H. Draper III, Administrator of the United Nations Development Programme (UNDP), which commissioned an independent team of experts to prepare the report. "They are struggles for access to the ordinary opportunities of life — land, water, work, living space and basic social services."

Ethnic minorities, women, the poor, rural dwellers and the disabled have very little power to change their lives, according to the report, which examines participation by individuals and groups in countries around the world. The nations are ranked by a Human Development Index (HDI), which combines life expectancy, educational attainment and basic purchasing power into one indicator of human development.

The countries with the highest incomes are not always the ones with the highest HDI ranking. In 1993, Japan ranks first on the HDI although it is sixth in real Gross Domestic Product. Canada is second in HDI, followed in order by Norway, Switzerland, Sweden, the United States (first in income), Australia, France, the Netherlands, and the United Kingdom. Among developing countries, Barbados is first with a ranking of 20, followed by Hong Kong (24), Cyprus (27), Uruguay (30), Trinidad and Tobago (31), Bahamas (32), Republic of Korea (33), Chile (36), Costa Rica (42) and Singapore (43).

Mahbub ul Haq, former Finance and Planning Minister of Pakistan and now Special Adviser to the Administrator and chief architect of the report, says the basic message of human development has not changed: economic growth is imperative for a nation's development, but this growth must be translated into opportunities for people in areas ranging from health to education to employment to the way societies are governed. "Income is essential," says Dr. Haq, "but it is only a means, not the sum total of human life."

The report shows that the need for improved levels of human development is not limited to developing countries. To highlight how ethnic minorities are excluded from participating fully in economic and social benefits, the report ranked the white, African-American and Hispanic populations of the United States on the HDI as if they were separate countries. The white population would rank first on the HDI, ahead of Japan, while African-Americans, with lower life expectancy, income and education levels, would rank 31st, the same as Trinidad and Tobago. Hispanics in the United States would rank 35th among countries, below the Bahamas, Republic of Korea and Estonia. Studies of other countries show that many other groups, especially the poor, women, rural dwellers, and the disabled, are excluded from participation as well.

In reviewing patterns of exclusion around the world, the report calls on the international community to focus on five areas that would promote a more "people-centred world order." First, it recommends establishing new concepts of human security that stress the security of people, not just nations and territory. This would mean a new role for the United Nations, which has increasingly been intervening to provide human security in areas torn by civil strife, such as the former Yugoslavia and Somalia.

The report also calls for the development of new strategies of development which put people first, as well as new partnerships between governments and markets that combine market efficiency with social compassion. This is important in light of the report's finding that economic growth has outstripped job creation in many countries. Less than one-third of the rise in output in developing countries from 1960 to 1987 came from increased labour.

A call is also made for the development of new patterns of national and global governance. The report stresses the importance of decentralizing power and promoting the participation of non-governmental organizations (NGOs) and other groups, such as the poor. On average, central governments in developing countries delegate less than 10 per cent of total national spending to local governments, compared with 40 per cent in industrialized nations.

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Finally, the report notes the need for new forms of international cooperation to focus foreign aid directly on the needs of the people rather than the preferences of the donor or recipient government.

Since its first appearance in 1990, the Human Development report has kept one message intact: development must centre on people. Each of the reports has argued for sharply reduced military spending and higher levels of social spending; better targeting of foreign aid; more favourable terms of trade for poorer nations; and higher levels of democracy and participation.

Because of the ranking of countries in the HDI and the frankness of the report itself, human development has increasingly become the subject of debate in the parliaments of major donor countries and developing nations around the world.

At UNDP, the report has stimulated change that is being translated into programmes worldwide. Of 93 country programmes approved for the five-year period 1992-1996, 79 have a major focus on human development concerns of equity, empowerment and sustainability. Of more than US$3 billion in grants in that period, nearly US$1.2 billion, or 37 per cent, will go toward poverty alleviation and people's participation programmes, while 15 per cent will target environment and development concerns. This focus, and the fact that 72 programmes aim to assure women's participation, represent a growing emphasis on these areas for UNDP and its developing country partners.

The Human Development Report is published in English by Oxford University Press, 2001 Evans Rd., Cary, NC 27513, USA. Telephone: (919) 677-0977; Toll free in the USA: (800) 451-7556; Fax: (919) 677-1303. Price: US$17.95. In Asia, contact Oxford University Press India Head Office, YMCA Library Building, 1st Floor, Jai Singh Road, P.O. Box 43, New Delhi 110001. Telephone: (11) 351-312. Telex: 3161108 OXON IN.

## *Five Northeast Asian Countries Negotiate Agreements to Transform the Tumen River Delta into a sub-Siberian Hong Kong*

Five Northeast Asian countries seeking to turn the remote Tumen River Delta into a major international shipping, trading and manufacturing zone have agreed to establish an international corporation to oversee the project, and to lease the land needed for the effort.

The agreements, negotiated at a meeting held in Pyongyang from 9 to 10 May, still have to be officially approved by the governments of the Democratic People's Republic of Korea (DPRK), the People's Republic of China, Mongolia, the Republic of Korea and the Russian Federation.

China, the DPRK, and Russia—the three countries that border the Tumen River Delta—agreed in principle to lease the land needed to create the new economic zone, under a project that is being supported by UNDP. All five participating countries also agreed to establish an independent body to manage the Tumen River Area Development Programme (TRADP) as a corporation, allowing each of the government partners to collect fees from jointly-run power plants, railway stations and shipping facilities. In agreeing to establish the corporation, the governments decided that international investors from both the public and private sectors could become shareholders.

Delegates scheduled a signing ceremony to be held in Russia in mid-September after the TRADP agreements are officially approved by each country. The chairman of the Pyongyang meeting, Mr. K.G. Singh, UNDP's Director for the Asia-Pacific Region, said the agreements constitute "a most significant step in the commitment of the programme's participating governments to achieve practical collaboration, to improve the environment for investment and to promote mutual benefit."

The creation of a new Asian gateway for global trade would offer easy access and improved transportation to major markets in the industrialized Chinese provinces of Jilin and Heilong-Jang, as well as to the minerals, oil, coal, timber and other natural resources found in Russia, North Korea and Mongolia. Processed and manufactured goods and cereal grains are prospective exports.

The initial cooperative zone, expected to cost billions over the next 20 years, would span 1,000 square kilometres. It would require a vast port complex, roads, a telecommunications network, a new urban centre and an airport. The plan also envisions a transcontinental railway system stretching 10,000 kilometres from the port area to major markets in Europe, which is of special interest to the Japanese.

During three days of preparatory talks held before the Pyongyang meeting, delegates agreed on master plans for telecommunications and transport infrastructure development and the principles for industrialization, which endorse environmentally sound and sustainable development of the area.

## *Finland Makes First Donation to New UNDP Trust Fund for the Baltic States*

The Government of Finland has donated US$100,000 to UNDP for a newly established trust fund for the Baltic States. The donation, which marked the first contribution to this fund, will support UNDP's efforts to help Estonia, Latvia and Lithuania promote human development and ease their transitions to market economies.

Since gaining independence in 1991, the three countries have been in the process of establishing their own political, economic and administrative structures and systems. The reforms entail not only economic stabilization but broad policy, structural and institutional change. In this context, each country has requested UNDP assistance in developing sound systems for the planning, management and implementing of foreign assistance. The countries have also ex-

pressed a desire to strengthen their capacity to execute development projects and coordinate aid.

Through the trust fund, privatization will be promoted in an effort to support the restructuring of the countries' industrial bases, and to foster domestic and foreign investment and expand trade opportunities.

The trust fund would also support important health and education reforms. The Baltic States have asked UNDP to help them develop strategies for the prevention, diagnosis and treatment of drug addiction, sexually transmitted diseases and HIV/AIDS. The school systems must be revamped to reflect the varying ethnic compositions, language preferences and politics of the three nations.

To help achieve these goals, UNDP will assist in the development of programmes with multi-sectoral approaches that pay special attention to the social impact of the transition to democracy and a market economy. The programmes will provide advisory services and support training and public awareness activities.

## Approved Projects

**(all projects subject to modification; sums quoted in US dollars)**

**Bangladesh** — UNDP is funding a project that will train farmers to grow important food crops without the use of pesticides that harm the environment. The project aims to help Bangladesh avoid the pesticide problems experienced by other countries, such as pollution, high import costs and the development of pesticide resistance among pests.

The project is part of a larger agriculture programme, first implemented in 1988, under which the Government of Bangladesh introduced important policy changes that encouraged the increased production of cereal crops, particularly rice, which is now the country's number one food grain. The programme has helped the government approach its goal of achieving food grain self-sufficiency.

The farmer training project will initially focus on 120 selected farming districts. Eventually, it will be expanded as part of a comprehensive integrated pest management programme that will operate on a national level.

UNDP contribution: $4 million. Funds will provide for national experts, field trainers, research and overseas study tours and equipment. Executed by the Government of Bangladesh. (BGD/90/002)

**Côte d'Ivoire** — The government has requested UNDP's assistance in drawing up a National Perspective Study, intended to promote a dialogue on the country's major structural problems and lead to a national consensus on the desired future of the nation.

The project will establish a framework of meetings and debates involving the national population and the media. It will set up discussions and debates within the national commissions to find a consensus on the country's long-term development objectives. A data bank, training, study tours and workshops will be supported to strengthen the capacity of a national team of experts who will carry out the research needed to complete the study. The project will also encourage the formulation of long-term development strategies.

UNDP contribution: $450,000. Funds will provide for international and national consultants as well as equipment. Executed by the Ministry of Finance, Economy and Planning. (IVC/92/006)

**Rwanda** — UNDP is funding a round table conference with representatives from major donor countries to assess the humanitarian assistance needs of this African nation, which has been ravaged by civil war since October 1990.

In the last year, the humanitarian situation in Rwanda has steadily worsened, especially for the internally displaced, whose numbers have risen from 350,000 in 1992 to more than one million today.

During the round table, government officials and donors will discuss ways of best implementing a strategy for humanitarian assistance, including the reconstruction of war-torn areas and the reintegration of the displaced. The meeting will help the government reallocate current programme resources to meet the country's emergency needs. It will also help Rwanda mobilize new aid by promoting international public awareness. The round table will be held in Geneva, possibly as soon as next month.

UNDP contribution: $207,000. Funds will provide for an international consultant, as well as the administrative staff and equipment needed to set up the meeting. Executed by UNDP's Office for Project Services. (RWA/93/003)

**Yemen** — The Red Sea is an invaluable natural resource for this Arab nation. But the sea's fish, which provide the country with its second most important source of protein, and other marine life are currently being threatened by pollution from oil tankers, tar-carrying ships and urban waste.

Under a project funded by the Global Environment Facility (GEF), UNDP will help the government of Yemen develop an effective national marine management plan for the Red Sea. The GEF provides grants to developing countries for environmental protection efforts aimed at reducing global warming, cleaning up pollutants from international waters, conserving the planet's biodiversity and protecting the ozone layer. It is managed by UNDP, the World Bank and the United Nations Environment Programme.

Key activities of the project will include assessing and classifying marine habitats and offshore reefs. The project will help officials better determine the commercial fishing possibilities of the Red Sea, which are currently unknown. Training programmes will be sup-

ported to strengthen the capacity of national institutions to detect and control pollution. The project will contribute to the strengthening of the Regional Environment Programme for the Red Sea and the Gulf of Aden.

GEF contribution: $2.8 million. Funds will provide for experts and consultants in areas including environmental information collection, protected area management, public awareness enhancement, and tropical coast management. Executed by the Government of Yemen's Ministry of Fish Wealth. (YEM/92/G31)

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